

## REFERENCE LISTING

### IN THIS APPENDIX

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### OVERVIEW

This Appendix includes outstanding memoranda regarding compliance, CRA and Fair Lending matters issued by the Division of Supervision (DOS) and the Division of Compliance and Consumer Affairs (DCA), beginning in August 1994 when DCA was established as a separate division. Additionally, Financial Institution Letters addressing compliance, CRA, and Fair Lending are also included as well as any "other" resource material in the form of pamphlets/booklets. This reference material corresponds to the material listed for reference in each section of the manual.



## MEMORANDA

### Community Reinvestment Act

Date	Subject	Transmittal #
04-24-98	Small Bank CRA Scoping	98-009
04-13-98	Community Reinvestment Act (CRA) Data Collection Software for Calendar Year 1998	98-006
03-02-98	Updated Guidance for Reviewing CRA Strategic Plans, Memorandum to Regional Directors	
10-03-97	Community Reinvestment Act (CRA) Data for Calendar year 1996	DCA-97-033
08-21-97	Community Reinvestment Act (CRA) Data Worksheets	DCA-97-019
06-06-97	Revised Large Institution Examination Procedures and Sample Performance Evaluation	DCA-97-017
05-27-97	Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA) Data Collection Software for Calendar Year 1997	DCA-97-016
01-7-97	Procedures for Reviewing a Strategic Plan Submitted for Approval	DCA-97-001
12-17-96	FFIEC Guidance for Small Institution Public Evaluations	DCA-96-61
10-28-96	CRA Ratings Descriptions for the Compliance Report	DCA-96-56
10-25-96	Interim Large Bk Public Evaluations	DCA-96-54
10-23-96	Guidance for Small Bk Public Evaluations	DCA-96-55
02-02-96	Procedures for Processing Requests for Wholesale and Limited Purpose Institution Designations and Strategic Plan Approvals	DCA-96-016
01-04-96	CRA Examination Procedures and Related Implementation Issues, from DCA Director	
03-01-94	Community Contacts and Community Reinvestment Act	94-35
06-21-90	Community Reinvestment Act	90-84



## MEMORANDA (cont'd)

### Truth in Lending Act

Date	Subject	Transmittal #
03-24-98	High-Cost Mortgage Worksheet and Examiner Checklist	DCA-98-005
01-21-98	Combination Disclosure, Note, and Security Agreement and Regulation Z, Memorandum to Regional Directors	
09-18-97	Restitution Procedures for Regulation Z (Truth in Lending Act)	DCA-97-030
09-16-97	Windows Version of OCC's APR Program	DCA-97-032
08-06-97	Credit Life Insurance and Reimbursement, Memorandum to Regional Directors	
07-21-97	Revisions to Examination Procedures for Regulation Z (Truth in Lending Act)	DCA-97-021
03-07-97	Revisions to Regulation Z (Truth in Lending Act) Official Staff Commentary	DCA-97-012
10-03-96	Revisions to: Regulation Z- Truth in Lending Act	DCA-96-049
10-02-96	Further Guidance on Finance Charge Tolerances Provided in 1996 Amendments to Truth in Lending Act, Memorandum to Region Managers and District Managers	
07-01-96	Requests for Relief from Reimbursement-Procedures for Processing and Time Frames	DCA-96-042
05-29-96	Revisions to: Regulation Z-Truth in Lending Act; Regulation CC- Availability of Funds and Collection of Checks Memorandum to Regional Managers	DCA-96-039
04-22-96	Construction Loans and Regulation Z	DCA-96-035
04-10-96	Revisions to Official Staff Commentary to Reg Z-Truth in Lending Act	DCA-96-034
03-07-96	Subsequent Disclosure Requirements and Regulation C Reporting Requirements for the Refinancing of Loans to Consumers, Memorandum to Regional Directors	



## MEMORANDA (cont'd)

### Truth in Lending Act (cont'd)

Date	Subject	Transmittal #
03-01-96	Further Guidance on Finance Charge Tolerances Provided in 1995 Amendments to Truth in Lending Act, Memorandum to Regional Managers	
02-03-95	Truth in Lending – Flood Determination Fees	95-003
02-19-92	Calculation Date for Truth in Lending Reimbursement for Fixed-Rated Loans with Understated APRs	92-027
11-28-89	Effect of Subsequent Compliance Examinations on Truth in Lending Reimbursement Actions	89-159
04-14-89	Examination Transmittal Letters to Banks Involving Truth in Lending Reimbursement	89-047
04-07-83	Requests for Relief from Reimbursement	83-055

### Truth in Savings

Date	Subject	Transmittal #
06-16-95	Enforcement Actions under Truth in Savings	DCA-95-017

### Expedited Funds Availability

Date	Subject	Transmittal #
05-29-96	Revisions to: Regulation Z-Truth in Lending Act Regulation CC- Availability of Funds and Collection of Checks Memorandum to Regional Managers	DCA-96-039
04-26-95	Revised Examination Procedures for the Expedited Funds Availability Act	DCA-95-009



## MEMORANDA (cont'd)

### Electronic Fund Transfers

Date	Subject	Transmittal #
01-20-98	Electronic Fund Transfer Act (Regulation E) Examination Procedures	DCA-98-001

### Flood Insurance

Date	Subject	Transmittal #
12-05-96	Revised Examination Procedures for Loans in Areas Having Special Flood Hazards (Part 339 of FDIC Rules and Regulations)	DCA-96-060
08-08-95	Flood Insurance Manual Revisions	95-022

### Equal Credit Opportunity and Fair Housing Act

Date	Subject	Transmittal #
09-22-97	Section 202.5(d)(5) - Data Collection Subsequent to Extension of Credit	DCA-97-031
01-23-97	Guidelines for Referring Violations of the Anti-Discrimination Provisions of the Equal Credit Opportunity and Fair Housing Acts to the Department of Justice or Notifying the Department of Housing and Urban Development of Violations of the Fair Housing Act	DCA-97-003
10-07-96	Revisions to Official Staff Commentary to Regulation B-Equal Credit Opportunity Act	DCA-96-051
06-15-95	Revisions to Official Commentary Reg B – ECOA	95-018

### Real Estate Settlement Procedures Act

Date	Subject	Transmittal #
10-21-97	Real Estate Settlement Procedures Act - Updates, Memorandum to Regional Directors	



## **MEMORANDA (cont'd)**

### **Real Estate Settlement Procedures Act (cont'd)**

<b>Date</b>	<b>Subject</b>	<b>Transmittal #</b>
08-06-97	Real Estate Settlement Procedures Act Examination Procedures	DCA-97-024
02-10-97	Amendments to HUD's Regulation X (RESPA)	DCA-97-006
03-07-96	Subsequent Disclosure Requirements and Regulation C Reporting Requirements for the Refinancing of Loans to Consumers, Memorandum to Regional Directors	
12-19-95	Mortgage Referral Programs and Section 8 of the Real Estate Settlement Procedures Act (RESPA), Memorandum to Regional Directors	
02-17-95	Revised Examination Procedures for the Real Estate Settlement Act of 1974 (RESPA)	#95-004

### **Right to Financial Privacy**

<b>Date</b>	<b>Subject</b>	<b>Transmittal #</b>
02-23-89	Amendments to the Right to Financial Privacy Act	#89-027

### **Fair Credit Reporting Act**

<b>Date</b>	<b>Subject</b>	<b>Transmittal #</b>
03-05-98	Further Guidance on Fair Credit Reporting Act (FCRA)	DCA-98-004
09-23-97	Examinations for Fair Credit Reporting Act Compliance	DCA-97-034

### **Fair Debt Collection Practices Act**

<b>Date</b>	<b>Subject</b>	<b>Transmittal #</b>
09-05-97	Fair Debt Collection Practices Act	DCA-97-020



## MEMORANDA (cont'd)

### Home Mortgage Disclosure Act

Date	Subject	Transmittal #
10-31-96	Revised Home Mortgage Disclosure Act (HMDA) Examination Procedures	DCA-96-52
03-07-96	Subsequent Disclosure Requirements and Regulation C Reporting Requirements for the Refinancing of loans to Consumers, Memorandum to Regional Directors	

### Other

Date	Subject	Transmittal #
05-29-98	Modification to the Compliance Examination Process	DCA-98-011
01-26-98	Risk management Priorities	DCA-98-002
11-25-97	Compliance and CRA Examination Questionnaire	DCA-97-038
09-15-97	DCA Access Control for Automated Information Systems	DCA-97-027
08-01-97	Information Package for <i>De Novo</i> Banks	DCA-97-023
07-14-97	Internal/External Audit Function Review	DCA-97-014
04-14-97	New Nondeposit Investment Product Examination Procedures	DOS-97-035
04-04-97	Processing Applications Using Community Reinvestment Act Examinations and Related Information	DCA-97-015
04-01-97	Financial Institution Supervision	DCA-97-013
01-27-97	Revised Examination Frequency Schedule	DCA-97-005
01-14-97	Revised Interim Monitoring System Examination Procedures	DCA-97-004
07-18-96	Electronic Banking Activities	DCA-96-44
07-10-96	Revised Examination Frequency Schedule	(No assigned #)
06-10-96	Interim Monitoring System Exam Procedures	DCA-96-038
06-10-96	Revised Examination Frequency Schedule	DCA-96-037
06-04-96	Mapps and Interim Policy for Obtaining Electronic data from BK's	DCA-96-040



## MEMORANDA (cont'd)

### Other (cont'd)

Date	Subject	Transmittal #
03-18-96	Compliance Statistical System: Violation Code Directory	DCA-96-025
03-18-96	Revised Procedures: Appeals of Material Supervisory Determinations	DCA-96-026
03-1-96	Assessment of Civil Money Penalties	DCA-96-008
05-15-95	Procedures for Processing Appeals of Material Supervisory Determinations	DCA-96-016

## INDEX TO THE COMPLIANCE REGULATIONS

*NOTE: See FDIC Law, Regulations, and Related Acts Books*

Regulation/Act	Page Number
Advertisement of Membership (FDIC - Part 328)	2297
Community Reinvestment (FDIC - Part 345)	2781
Consumer Leasing (FRB Regulation M)	6685
Credit Practices Rule (FRB Regulation AA)	7869
Electronic Fund Transfers (FRB Regulation E)	7361
Equal Credit Opportunity (FRB Regulation B)	7209
Expedited Funds Availability (FRB Regulation CC)	7889
Fair Credit Reporting Act	6600
Fair Debt Collection Act	6616
Fair Housing (FDIC - Part 338)	2647
Flood Insurance (FDIC - Part 339)	2663
Home Mortgage Disclosure (FRB Regulation C)	7553
Interest on Deposits (FDIC - Part 329)	2311
Preservation of Consumers Claims and Defenses (FTC)	8554.01
Real Estate Settlement Procedures (HUD Regulation X)	8891
Right to Financial Privacy Act	8598.01
Truth in Lending (FRB Regulation Z) & Staff Commentary	6641 and 6871
Truth in Savings (FRB Regulation DD)	7429



## STATEMENTS OF POLICY

The following is a list of Statements of Policy which are related to the Compliance regulations.

Title	Page #
Administrative Enforcement of the Truth in Lending Act - Restitution	5049
Federal Financial Institutions Examination Council on Behalf of its Constituent Agencies - Joint Notice of Policy Statement on Discrimination	5065
Community Reinvestment Act Information Statement	5205
Interagency Policy Statement Regarding Advertising of NOW Accounts	5209
Uniform Interagency Consumer Compliance Rating System	5213
Equal Credit Opportunity and Fair Housing Acts Enforcement Policy Statement	5221
Revised Uniform Interagency Community Reinvestment Act Assessment Rating System	5227
Joint Policy Statement on Basic Financial Services	5271
FFIEC Statement on the Home Mortgage Disclosure Act	5303
Statement of the Federal Financial Supervisory Agencies Regarding the Community Reinvestment Act	5309
FFIEC Policy Statement - Prescreening by Financial Institutions and the Fair Credit Reporting Act	5337
FFIEC Community Reinvestment Act Policy Statement on Analyses of Geographic Distribution of Lending	5339
Policy Statement Concerning Branch Closing Notices and Policies	5391
Policy Statement on Discrimination in Lending	5397

**FINANCIAL  
INSTITUTION  
LETTERS  
(FILS)**

The following are compliance related FILs, grouped by subject, in chronological order.

**Advertisement of  
Membership**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
02-18-97	Proposal to Amend Regulation on Advertisement of Membership (Part 328 of FDIC's Rules and Regulations)	11-97

**Community  
Reinvestment**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-23-98	HUD's 1998 Adjusted Median Family Income Figures	44-98
03-03-98	Guidelines for Strategic Plan Submissions	26-98
10-24-97	Rescission of Community Reinvestment Act Policy Statement	113-97
10-07-97	Revised, New, and Proposed Interagency Questions and Answers on the Revised Community Reinvestment Act Regulations	106-97
09-23-97	Joint Final Rule to Prohibit Interstate Branching Primarily for Deposit Production	96-97
04-10-97	HUD's 1997 Adjusted Median Family Income Figures	30-97
03-27-97	Proposed Rule to Prohibit Interstate Branching Primarily for Deposit Production	25-97
10-28-96	Interagency Questions and Answers on Revised CRA Regulations	87-96
08-22-96	HUD Statewide Non-MSA Median Family Income Figures for 1996	63-96
03-08-96	CRA Examination Procedures and Public Evaluation Formats	10-96
01-22-96	Community Reinvestment Act - Answers to Frequently Asked Questions About the New Data Collection and Reporting Requirements	04-96
01-11-96	Community Reinvestment Act - Designations as Wholesale or Limited Purpose Institutions: Submissions of Strategic Plans	03-96

**FILS (cont'd)****Community  
Reinvestment  
(cont'd)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
12-27-95	Technical Amendments to Correct and Clarify New Rules Implementing the New CRA	87-95
05-17-95	Revised Regulation Implementing the Community Reinvestment Act (Part 345); Revision to Regulation C (Includes the Preamble)	35-95
06-27-90	Uniform Interagency Guidelines for Disclosure of CRA Evaluation and Revisions to Rating System	33-90

**Consumer  
Leasing**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-17-97	Amendments to the Consumer Leasing Act	36-97

**Electronic Fund  
Transfers (EFT)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
05-28-96	Final Rule and Commentary Implementing the EFTA and Request for Comment on Proposed Amendments to Reg. E	31-96
04-29-93	Interagency Statement Addressing Risks from Switches and Network Services in Retail EFT Systems	30-93

**Expedited Funds  
Availability  
(EFA)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-08-97	Amendments to Regulation CC, Availability of Funds and Collection of Checks	28-97
04-30-93	Guide to Compliance with Regulation CC	31-93

**Fair Credit  
Reporting**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-14-98	Federal Reserve Board Revises Model Adverse Action Notice	40-98

**FILS (cont'd)****Fair Credit  
Reporting  
(cont'd)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
06-02-97	The Consumer Credit Reporting Reform Act of 1996	57-97
12-13-91	Policy Statement on Prescreening by Financial Institutions	62-91

**Fair Debt  
Collection  
Practices**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-08-97	Amendment to the Fair Debt Collection Practices Act	26-97

**Fair Housing and  
Equal Credit  
Opportunity**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-14-98	Federal Reserve Board Revises Model Adverse Action Notice	40-98
07-22-97	Federal Reserve Board Seeks Comments on Proposed Revisions to Regulation B	73-97
07-14-97	FDIC Finalizes Fair Housing Regulation (Part 338 of the FDIC's Rules and Regulations)	67-97
02-14-97	Proposed Revisions to ECOA and FHA Regarding Self-Testing of Lending Transactions	10-97
09-27-96	Proposed Revisions to Fair Housing Regulation	75-96
07-03-96	Help Guide for Financial Institutions	35-96
06-06-96	Revised Edition of SIDE-BY-SIDE, A Guide to Fair Lending	36-96
02-23-96	Partners Mortgage Prequalification Software Developed by the Federal Reserve	05-96
01-06-95	Fair Housing - Revised Poster Required to be Displayed	01-95
07-07-94	New FDIC Guide to Compliance with the Fair Housing Act, Equal Credit Opportunity Act	47-94
04-29-94	Interagency Policy Statement on Discrimination in Lending	29-94

**FILS (cont'd)****Fair Housing and  
Equal Credit  
Opportunity  
(cont'd)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
02-28-94	Equal Credit Opportunity: Appraisals and Enforcement	12-94
03-20-92	Revisions to Guidance on Fair Housing Rules (Part 338)	23-92
03-16-92	Pamphlet on Home Mortgage Lending and Equal Treatment	19-92
05-24-91	Discrimination Against Real Estate Appraisers Based on Membership or Lack of Membership in Organizations	27-91
10-24-90	Age Discrimination Problems in Certain "Seniors" Programs	56-90

**Flood Insurance**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
02-05-98	Designation of New Flood Hazard Zone by the Federal Emergency Management Agency	13-98
07-31-97	Interagency Questions and Answers on Flood Insurance	77-97
09-09-96	Loans in Areas Having Special Flood Hazards	71-96
11-02-95	Proposed Revisions to Rules Governing Loans in Areas Having Special Flood Hazards (Part 339)	75-95
08-04-95	FEMA Standard Flood Hazard Determination Form (Part 339)	53-95
04-14-95	Flood Insurance: Proposed Standard Determination Letter Form	32-95
12-22-93	Available Promotional Materials about Flood Insurance	90-93
05-14-91	Mortgage Portfolio Protection Program	23-91
04-30-90	Clarification of Recordkeeping Requirements	29-90
01-26-90	Revised FEMA Guidelines - Clarifications to Recordkeeping Requirements	09-90

**FILS (cont'd)**

**Home Mortgage Disclosure**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
05-15-98	1998 Edition of A Guide to HMDA Reporting - Getting it Right!	53-98
01-14-98	Asset threshold for reporting Calendar Year 1998 HMDA Data	07-98
12-03-97	HMDA Data Reporting for Calendar Year 1997	121-97
01-18-97	Proposed Revisions to Regulation C	04-97
12-02-96	Data Required for Calendar Year 1997	96-96
07-03-96	Help Guide for Financial Institutions	35-96
04-15-96	Home Mortgage Disclosure Act: A Guide to HMDA Reporting - Getting It Right	22-96
02-13-96	New Staff Commentary oh HMDA Reporting Requirements	06-96
01-10-96	Home Mortgage Disclosure Act Data Required for Calendar Year 1996	02-96
05-04-95	Home Mortgage Disclosure Act: "A Guide to HMDA Reporting" and Lobby Poster	34-95
01-09-95	HMDA Data Required for Calendar Year 1995	02-95
12-28-94	Home Mortgage Disclosure Act - Federal Reserve Board Amendments to Required Annual Reports of Lending Activity	84-94
07-18-94	Revised "Guide to HMDA Reporting," Other Resources to Assist in Completing Requirements for Calendar Year 1994	51-94
01-14-94	HMDA Data Required for Calendar Year 1994	04-94
09-30-93	Requirements Regarding Nondepository Mortgage Lenders and Applications Through Loan Brokers or Correspondents; Designation of Metropolitan Statistical Areas for 1994	69-93
03-26-93	HMDA - Amendments to Regulation C	22-93

**FILS (cont'd)****Interest on  
Deposits**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
02-23-98	FDIC Issues Final Rule Prohibiting Payment of Interest on Demand Deposits (Part 329 of FDIC's Rules and Regulations)	18-98
10-21-97	FDIC Proposes Amending Rule on Prohibition Against Paying Interest on Demand Deposits (Part 329 of FDIC's Rules and Regulations)	110-97
07-31-97	Amendment to Interpretive Rule on Prohibition Against Payment of Interest on Demand Deposits (Part 329 of FDIC's Rules and Regulations)	78-97

**Real Estate  
Settlement  
Procedures**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
10-31-97	Proposed Revisions to HUD's Regulation X	116-97
06-20-97	Revisions to HUD's Special Information Booklet for Applicants of Residential Real Estate Loans	61-97
06-02-97	HUD Seeks Comments on Proposed Revisions to Regulation X	56-97
12-11-92	Final Rule (Reg X) Effective 12/02/92 Additional Changes to be Announced in the Future	85-92

**Truth in Lending  
(TIL)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
04-14-98	Revised Federal Reserve Board Staff Commentary on the Truth in Lending Act	39-98
02-25-98	Steps to Help Rebuild Areas Affected by the Florida Storms	21-98
02-25-98	Reimbursable Violations of the Truth in Lending Act	20-98
02-20-98	Steps to Rebuild Areas Affected by the Pacific Storms	17-98
01-23-98	Steps to Rebuild Areas Affected by the Storm in the Northeast	09-98

**FILS (cont'd)****Truth in Lending  
(TIL)  
(cont'd)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
01-14-98	Steps to Rebuild Areas Affected by Typhoon Paka	06-98
12-16-97	Revisions to Regulation Z (Truth in Lending Act)	127-97
05-05-97	Steps to Rebuild Areas Affected by Flooding	46-97
03-19-97	Steps to Rebuild Areas Affected by Flooding	22-97
03-10-97	Requests for Relief From Reimbursement Under the TIL Act	19-97
01-29-97	Steps to Help Rebuild Areas Affected by Flooding	06-97
09-30-96	Steps to Help Rebuild Areas Affected by Hurricane Fran	76-96
10-31-95	Steps to Help Rebuild Areas Affected by Hurricane Opal	74-95
11-10-94	Supervisory Practices Regarding Depository Institutions and Borrowers Affected by Flooding in Texas	72-94
02-25-94	Steps to Help Rebuild Areas Affected by the Earthquake	05-94
08-13-93	Temporary Changes in Waiving the Right of Rescission	58-93
09-13-91	Loans Servicing Errors in Adjustable Rate Loans	44-91

**Truth in Savings  
(TIS)**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
02-16-95	Federal Reserve Regulation DD (Truth in Savings)	12-95
07-21-93	New Examination Procedures, Computer Software for Compliance with the Truth in Savings Act	50-93
10-19-92	Final Rules Implementing the Truth In Savings Act	72-92



**FILS (cont'd)****Other**

<b>Date</b>	<b>Subject</b>	<b>FIL #</b>
03-26-98	FDIC Rules and Regulations Service	32-98
11-17-97	Federal Agencies Standardize Data Elements for use with Automated Tools in Compliance and CRA Examinations	118-97
10-09-97	Revisions to the Division of Compliance and Consumer Affairs' Compliance Examination Manual	107-97
09-02-97	Consumer Protection and Fair Lending compliance Violations Most Often Cited by FDIC Examiners in 1996	87-97
09-26-96	Compliance Manuals on the Internet	74-96
08-28-96	Withdrawal of the Joint Policy Statement on Delayed Availability of Funds	67-96
07-12-96	Division of Compliance and Consumer Affairs' Revised FDIC Compliance Examination Manual	49-96
09-13-95	Interpretations of the Interagency Statement on Retail Sales of Nondeposit Investment Products	61-95
04-04-95	Guidelines for Appealing Supervisory Determinations	28-95

1995, 1996, 1997, and 1998 Financial Institution Letters (FILs) are available via the Internet ([www.fdic.gov](http://www.fdic.gov)). Hard copies of these FILs are also available through the Office of Corporate Communications. Older FILs are available through the FDIC library.

**OTHER**

<b>Subject</b>
A Guide to HMDA Reporting, Getting it Right! (Effective January 1, 1998)
Community Reinvestment Act Examination Procedures -and- Performance Evaluations, "Red Book"
OCC News Release, Department of Justice Opinion Released on Enforcement Action on CRA, dated 12/15/94

## ADVERTISEMENT & PUBLIC NOTICE REFERENCE GUIDE

ADVERTISEMENT & PUBLIC NOTICES*	TILA OPEN-END	TILA CLOSED-END	FAIR HOUSING
<p><b>Written Communication</b></p> <p><b>Newspaper, Magazine, or Catalogs</b></p> <p><b>Brochures, Direct mail literature, or other printed materials including applications</b></p> <p><b>Interior signs or lobby displays</b></p> <p><b>Exterior signs or billboards</b></p>	<p>226.5a(e) If an application appears in a publication then disclosures are required</p> <p>226.16(b) If any terms under 226.6 are in an ad then it must state the following: Any minimum, fixed, or other charge that could be imposed; Any periodic rate that may be applied expressed as an APR, including a variable APR; and Any membership fee</p> <p>226.16(c) Catalog and multiple-page advertising requirements</p> <p>226.16(d) Additional disclosures required for home equity plans.</p>	<p>226.24(b) A rate of finance charge should be stated as an APR, using that term. Also must disclose the APR may increase after consummation, if applicable.</p> <p>226.24(c) If ad sets forth any of the following - amount or percentage of any downpayment; number of payments or period of repayment; the amount of any finance charge, then the following must be disclosed: amount or percentage of the downpayment; terms of repayment; and the APR, stating if the rate is subject to increase after consummation.</p> <p>226.24(d) Catalog and multiple-page advertising requirements</p>	<p>338.3(a) Non-discriminatory requirements for various home loan advertisements which may be satisfied by 338.3(a)(1)</p> <p>338.3(a)(1) Written and visual advertisements which contain either the Equal Housing Lender logo and legend or the Equal Housing Opportunity logo and legend satisfy 338.3(a)</p> <p>338.3(a)(3) Combined written/oral ad may use either 338.3(a)(1) or (2)</p> <p>338.4 * The "Fair Housing" Poster should be at least 11 by 14 inches and must be displayed in a central location within the bank where deposits are received or where loans are made, clearly visible to the public entering that area</p>
<p><b>Oral Communication</b></p> <p><b>Radio, Television, or Public Address System</b></p> <p><b>Telephone</b></p> <p><b>Face to Face Solicitation</b></p>	<p>226.5a(d) Oral disclosures must included information in 226.5a(b)(1)-(7) as applicable</p> <p>226.16(b) If any terms under 226.6 are in an ad then it must state the following: Any minimum, fixed, or other charge that could be imposed; Any periodic rate that may be applied expressed as an APR, including a variable APR; Any membership fee</p>	<p>226.24(b) A rate of finance charge should be stated as an APR, using that term. Also must disclose the APR may increase after consummation, if applicable.</p> <p>226.24(c) If any of the following- the amount or percentage of any downpayment; the number of payments or period of repayment; the amount of any payment; or the amount of any finance charge- is set forth in an ad, then it should include: the amount or percentage of the downpayment; the terms of repayment; and the APR and that it will increase after consummation, if applicable</p>	<p>338.3(a) Nondiscriminatory requirements for various home loan advertisements which may be satisfied by 338.3(a)(1) or (2)</p> <p>338.3(a)(2) Oral advertisements which state "Equal Housing Lender" or "Equal Opportunity Lender" satisfy 338.3</p> <p>338.3(a)(3) Combined written/oral ad may use either 338.3(a)(1) or (2)</p>

# ADVERTISEMENT & PUBLIC NOTICE REFERENCE GUIDE

ADVERTISEMENT & PUBLIC NOTICES*	TISA	ADVERTISEMENT OF MEMBERSHIP	OTHER
<p><b>Written Communication</b></p> <p><b>Newspaper, Magazine, or Catalogs</b></p> <p><b>Brochures, Direct mail literature, or other printed materials including applications</b></p> <p><b>Interior signs or lobby displays</b></p> <p><b>Exterior signs or billboards</b></p>	<p>230.8(a) An ad may not refer to an account as "free" or "no cost" if any maintenance or activity fee can be imposed. Profit may not be used in referring to interest paid to an account</p> <p>230.8(b) A rate of return must state "annual percentage yield"(APY can be used if annual percentage yield is somewhere in the ad)</p> <p>230.8(c) Describes triggering terms if APY stated in an advertisement.</p> <p>230.8(d) "Bonus" offerings requirements</p> <p>230.8(e)(1)&amp;(2) Lists exemptions that apply to certain media &amp; indoor signs</p>	<p>328.1 and 328.2 *</p> <p>Official bank sign should be 7 by 3 inches and should be displayed at each station where insured deposits are usually and normally received except ATMs or other electronic facilities</p> <p>328.3(a) and 328.3(b) The official advertising statement, "Member FDIC", or reproduction of FDIC symbol, is to be included in all ads except those noted in 328.3(c)</p> <p>328.3(e) Non-English equivalent of official advertising statement may be used provided the translation has had prior written approval of the FDIC</p>	<p><b>FRB Regulation C</b> 203.5(e) *</p> <p>Banks subject to HMDA must post a general notice about the availability of its disclosure statement in the lobbies of its home office and any branch offices in an MSA</p> <p><b>FRB Regulation CC</b> 229.18(b) *</p> <p>A notice that includes the time periods within which funds are generally made available should be posted in a conspicuous place where deposits are received.</p> <p>229.18(c) *</p> <p>A notice should be posted at each ATM that funds deposited may not be available for immediate withdrawal</p> <p><b>FDIC-Part 345</b> 345.44*</p> <p>CRA Notice must be posted in a bank's main office and each of its branches</p>
<p><b>Oral Communication</b></p> <p><b>Radio, Television, or Public Address System</b></p> <p><b>Telephone</b></p> <p><b>Face to Face Solicitation</b></p>	<p>230.8(a) An ad may not refer to an account as "free" or "no cost" if any maintenance or activity fee can be imposed. Profit may not be used in referring to interest paid to an account</p> <p>230.8(b) A rate of return should state "annual percentage yield"(APY can be used if annual percentage yield is somewhere in the ad)</p> <p>230.8(d) "Bonus" offerings requirements</p> <p>230.8(e)(1)&amp;(2) Lists exemptions for certain advertisements</p>	<p>328.3(a) and 328.3(b) The official advertising statement, "Member FDIC", or reproduction of FDIC symbol, is to be included in all ads except those in 328.3(c)</p> <p>328.3(e) Non-English equivalent of official advertising statement may be used provided the translation has had prior written approval of the FDIC</p>	

## CLOSED-END MORTGAGE LOAN REFERENCE GUIDE

LOAN TYPE	TILA-FIXED RATE	TILA - ARM	RESPA
<b>PRIMARY RS</b>  <b>PURCHASE</b>  <b>REFINANCE</b>  <b>PERM. CONSTRUCTION</b>  <b>ASSUMPTION</b>	<p><b>Within 3 Business Days:</b> TILA Disclosure* 226.19(a)</p> <p><b>At or Before Closing:</b> TILA Re-Disclosure if APR out of allowed tolerance &amp; Right to itemization of AF* if no RESPA GFE provided 226.19(a)(2) &amp; 226.18(c) Footnote 40</p> <p>* Does not apply to refinance</p> <p><b>Right of Resc. provided for:</b> Refi. from another bank or Refi. with add'l funds provided 226.23(f)(2)</p> <p>Doesn't apply to RS Mtge as defined by Reg Z</p> <p>One copy of TILA disclosure &amp; two copies of right of resc. notice must be given to <u>each</u> consumer subject to right of rescission 226.23(b) Staff Commentary</p>	<p><b>At application:</b> CHARM book &amp; ARM program disclosure - Does not apply to assumptions 226.19(b)</p> <p><b>Within 3 Business Days:</b> TILA Disclosure* 226.19(a)</p> <p><b>At or Before Closing:</b> TILA Re-Disclosure if APR out of allowed tolerance or index changes on discounted ARM &amp; Right to itemization of AF* if no RESPA GFE provided 226.19(a) &amp; 226.18(c)</p> <p>* Does not apply to refinance</p> <p><b>Right of Resc. provided for:</b> Same as TILA fixed rate 226.23(f)(2)</p> <p><b>After Closing:</b> Subsequent ARM rate/pymt change disclosure 226.20(c)</p>	<p><b>Within 3 Business Days:</b> SIB*, GFE, &amp; Mtge. Serv Disclosure Stmt 3500.6, 3500.7, &amp; 3500.21(c)</p> <p>* Does not apply to refinance</p> <p><b>At or Before Closing:</b> HUD-1, Signed Mtge. Serv. Disc. Stmt., &amp; Initial Escrow within 45days; HUD-1A can be used for refinancings 3500.8, 3500.21(c), &amp; 3500.17(g)</p> <p><b>After Closing:</b> Annual Escrow Statement &amp; Transfer Notice 15 days prior if servicing transferred 3500.17 &amp; 3500.21(d)(2)</p>
<b>HOME</b> <b>IMPROVEMENT AND</b> <b>HOME EQUITY</b>	<p><b>At or Before Closing:</b> TILA Disclosure (226.17(b))</p> <p>Right of Resc. provided 226.23(a) &amp; (b)</p> <p>One copy of TILA disclosure &amp; two copies of right of resc. notice must be given to each consumer subject to right of rescission 226.23(b) Staff Commentary</p>	<p><b>At application:</b> CHARM book &amp; ARM program disclosure 226.19(b)</p> <p><b>At or Before Closing:</b> TILA Disclosure (226.17(b))</p> <p><b>Right of Resc. provided for:</b> Same as TILA fixed rate 226.23(f)(2)</p> <p><b>After Closing:</b> Subsequent ARM rate/pymt change disclosure 226.20(c)</p>	<p><b>Within 3 Business Days:</b> GFE &amp; Mtge. Servicing Disclosure Stmt. 3500.7 &amp; 3500.21(c)*</p> <p><b>At or Before Closing:</b> HUD-1, Signed Mtge. Serv. Disclosure Stmt. HUD-1A can be used for subordinate liens 3500.8 &amp; 3500.21(c)*</p> <p><b>After Closing:</b> Transfer Notice 15 days prior if servicing transferred 3500.21(d)(2)*</p> <p>*- Disclosures related to mortgage servicing need only be provided if the loan is secured by a first lien</p>
<b>INTERIM</b> <b>CONSTRUCTION</b>	<p>Interim Only Discl. or Interim/Perm Discl. or Multiple Advance Discls.</p> <p>226.17(b), 17(c)(6), &amp; 226.19(a)</p>	<p>Interim Only Discl. or Interim/Perm Discl. or Multiple Advance Discls.</p> <p>226.17(b), 17(c)(6), 226.19(a)</p>	<p>A loan to construct a dwelling where a lien is also taken on the property, resulting in title transfer, is subject to Primary RS RESPA procedures</p>

## CLOSED-END MORTGAGE LOAN REFERENCE GUIDE

LOAN TYPE	FH	FI	HMDA	ECOA
<b>PRIMARY RS</b>  <b>PURCHASE</b>  <b>REFINANCE</b>  <b>PERM.</b> <b>CONSTRUCTION</b>  <b>ASSUMPTION</b>	<b>At or Before Closing:</b> All banks shall request and retain the monitoring information required by the FRB's Regulation B 338.7  <b>After Closing:</b> All banks are required to file a HMDA LAR with the FDIC in accordance with the FRB's Regulation C 338.8	<b>Within Reasonable Time Before Completion of Transaction:</b> Use of standard determination form & required notice if applicable 339.6 & 339.9  Insurance obtained if applicable 339.3  Lender must escrow for required FI if it escrows for taxes, insurance premiums, fees or other charges on loans made after 10/1/96 339.5  <b>At any time during the term of the loan:</b> Lender must notify FI will be obtained at cost to borrower if not purchased within 45 days of notification 339.7  <b>After Closing:</b> Flood insurance renewed each year & maintained throughout the life of the loan	<b>After Closing:</b> Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)	<b>At or Before Closing:</b> Written app. & monit info obtained 202.5(b),(e) & 202.13  Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)  Delivery should promptly (generally within 30 days) after the creditor receives an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)
<b>HOME</b> <b>IMPROVEMENT</b> <b>AND HOME</b> <b>EQUITY</b>	<b>After Closing:</b> All banks are required to file a HMDA LAR with the FDIC in accordance with the FRB's Regulation C 338.8		<b>After Closing:</b> Recorded on LAR  within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)  If classified as HI & portion of proceeds used for repair, etc., then loan, and full amount, should be recorded on LAR	<b>At or Before Closing:</b> Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)  Delivery should occur promptly (within 30 days) after the creditor receives the applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)
<b>INTERIM</b> <b>CONSTRUCTION</b>	Not required	Not Required	Not Required	Same as for PRIMARY RESIDENCE provided an appraisal was required and used to assess the value of the completed construction project

## OPEN-END CREDIT REFERENCE GUIDE

CREDIT TYPE	TILA	RESPA	FI
<b>BANK IS CREDIT CARD ISSUER, NOT CREDITOR</b>	<b>Before Account Opening:</b> Application with 226.5a disclosures in a tabular format		
<b>BANK IS CREDIT CARD ISSUER AND CREDITOR</b>	<b>Before Account Opening:</b> Application with 226.5a disclosures in a tabular format  <b>After Account Opening:</b> Initial disclosures provided before first transaction 226.6  Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9		
<b>OTHER OPEN-END CREDIT</b>	<b>After Account Opening:</b> Initial disclosures provided before first transaction 226.6  Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9		
<b>HOME EQUITY LINES OF CREDIT</b>	<b>At Application:</b> "Your Home Is On The Line" brochure 226.5b(e)  <b>Before Account Opening:</b> Application or separate disclosure with 226.5b requirements  <b>After Account Opening:</b> Initial disclosures provided before first transaction 226.6 Periodic Statement 226.7 ID of transactions 226.8 Subsequent Disclosures 226.9 Right of Rescission provided 226.15  One copy of TILA disclosure & two copies of right of resc. notice must be given to each applicant subject to right of rescission 226.15(b) in Staff Commentary	The following procedure does not apply if TILA requirements have been met:  <b>Within 3 Business Days:</b> GFE 3500.7(f)*  *Should be covered under TILA 226.5b  May provide a copy of the booklet "When Your Home is One the Line: What You Should Know about Home Equity Lines of Credit" in lieu of SIB 3500.6(a)(2)	<b>At or Before Closing:</b> Use of standard determination form & required notice if applicable 339.6 & 339.  Insurance obtained if applicable 339.3  Lender must escrow for required FI if it escrows for taxes, insurance premiums, fees or other charges on loans made after 10/1/96 339.5  <b>At any time during the term of the loan:</b> Lender must notify FI will be obtained at cost to borrower if not purchased within 45 days of notification 339.7  <b>After Closing:</b> Flood insurance renewed each year & maintained throughout the life of the loan

# OPEN-END CREDIT REFERENCE GUIDE

CREDIT TYPE	HMDA	ECOA
<b>BANK IS CREDIT CARD ISSUER, NOT CREDITOR</b>		
<b>BANK IS CREDIT CARD ISSUER AND CREDITOR</b>		
<b>OTHER OPEN-END CREDIT</b>		
<b>HOME EQUITY LINES OF CREDIT</b>	<p><b>After Closing:</b> Recorded on LAR within 30 days after the end of each calendar quarter in which final action is taken 203.4(a)</p> <p>Optional disclosure for home equity lines of credit. May report a home equity line of credit as a home improvement loan if customer indicates that some portion of the proceeds will be used for home improvement. However, only that portion of the loan used for home improvement should be reported</p>	<p><b>At or Before Closing:</b> Notice of right to receive copy of appraisal if not routinely provided as a course of business 202.5a(2)(i)</p> <p>Delivery should occur within 30 days of receipt of an applicant's request, receives the report, or receives reimbursement from the applicant for the report, whichever is last to occur 202.5a(2)(ii)</p>